

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jamie L. Daugherty  
Debtor

Case No. 19-04047-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: May 28, 2024

User: AutoDocket  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2024:**

Recip ID	Recipient Name and Address
db	+ Jamie L. Daugherty, 938 Maplewood Lane, Enola, PA 17025-2074
5251049	+ Earl Armstrong, 2220 Feeser Road North, Taneytown MD 21787-2752
5251050	+ Frederick T. Nevius, 3520 Maple Street, Harrisburg PA 17109-3708
5250172	+ Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5257225	Wayfinder BK, LLC as agent for Performance Finance, PO Box 64090, Tucson, AZ 85728-4090

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	May 28 2024 23:17:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5251043	+ EDI: BANKAMER	May 28 2024 23:17:00	Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa FL 33634-2413
5251044	Email/Text: Bankruptcy@BAMcollections.com	May 28 2024 19:19:00	Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, PO Box 8875, Camp Hill PA 17001-8875
5376073	Email/Text: CAF_Bankruptcy_Department@carmax.com	May 28 2024 19:19:00	Carmax Auto Finance, P.O. Box 440609, Kennesaw, GA 30160
5251046	Email/Text: CAF_Bankruptcy_Department@carmax.com	May 28 2024 19:19:00	CarMax Auto Finance, Attn: Bankruptcy, Po Box 440609, Kennesaw GA 30160
5251045	+ EDI: CAPITALONE.COM	May 28 2024 23:17:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City UT 84130-0285
5253201	EDI: CAPITALONE.COM	May 28 2024 23:17:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5251047	+ EDI: WFNNB.COM	May 28 2024 23:17:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus OH 43218-2125
5251048	+ EDI: WFNNB.COM	May 28 2024 23:17:00	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus OH 43218-2125
5251051	Email/Text: bk@freedomfinancialnetwork.com	May 28 2024 19:19:00	Freedom Plus, Attn: Bankruptcy, Po Box 2340, Phoenix AZ 85002
5543463	+ Email/PDF: resurgentbknofications@resurgent.com	May 28 2024 19:25:02	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5543464	+ Email/PDF: resurgentbknofications@resurgent.com	May 28 2024 19:24:49	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5257617	Email/PDF: resurgentbknofications@resurgent.com	May 28 2024 19:24:55	LVNV Funding, LLC, Resurgent Capital Services,

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			PO Box 10587, Greenville, SC 29603-0587
5251052	Email/Text: camanagement@mtb.com	May 28 2024 19:19:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo NY 14240
5267272	Email/Text: camanagement@mtb.com	May 28 2024 19:19:00	M&T Bank, PO Box 840, Buffalo, NY 14240
5251053	+ EDI: CBS7AVE	May 28 2024 23:17:00	Monroe & Main, 1112 7th Avenue, Monroe WI 53566-1364
5251054	+ Email/Text: sthomas@frf1.com	May 28 2024 19:19:00	Performance Finance, 10509 Professional Cir S, Reno NV 89521-4883
5271380	EDI: Q3G.COM	May 28 2024 23:17:00	Quantum3 Group LLC as agent for, Second Round LP, PO Box 788, Kirkland, WA 98083-0788
5268803	EDI: Q3G.COM	May 28 2024 23:17:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
5251055	+ EDI: SYNC	May 28 2024 23:17:00	Syncb Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando FL 32896-5060
5250172	^ MEBN	May 28 2024 19:14:35	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5277083	+ Email/Text: bncmail@w-legal.com	May 28 2024 19:19:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5251056	+ EDI: WTRRN BANK.COM	May 28 2024 23:17:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis MN 55440-9475
5273843	EDI: AIS.COM	May 28 2024 23:17:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	CARMAX AUTO FINANCE, 225 CHASTAIN MEADOWS CT, KENNESAW GA 30144-5942, address filed with court:, Carmax Auto Finance, P.O. Box 440609, Kennesaw, GA 30160
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5272651	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2024 at the address(es) listed below:

District/off: 0314-1  
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Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
Lisa A Rynard	on behalf of Debtor 1 Jamie L. Daugherty larynard@larynardlaw.com
Michael Patrick Farrington	on behalf of Creditor M&T Bank mfarrington@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Carmax Auto Finance wcraig@egalawfirm.com mortoncraigecef@gmail.com

TOTAL: 6

**Information to identify the case:**

Debtor 1

Jamie L. Daugherty

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2270

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-04047-HWV

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jamie L. Daugherty

5/28/24**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**